

**Information to identify the case:**

Debtor 1	<u>Barry A. Ruck</u>	Social Security number or ITIN	xxx-xx-0134
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Linda D. Ruck</u>	Social Security number or ITIN	xxx-xx-8877
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-35304-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Barry A. Ruck  
aka Barry Korenthal

Linda D. Ruck  
aka Dianne Kara

3/29/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Barry A. Ruck  
 Linda D. Ruck  
 Debtors

Case No. 18-35304-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db/jdb Barry A. Ruck, Linda D. Ruck, 121 Beverly Hills Ter, Apt D, Woodbridge, NJ 07095-4049  
 517944425 +Advanced laparoscopic surgeons, 83 hanover rd ste 190, Florham Park, NJ 07932-2998  
 517944426 Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716  
 517944429 Bk of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413  
 517944432 Cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 517983572 +Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 517944437 Ditech financial llc, 1100 Virginia Dr, Fort Washington, PA 19034-3276  
 517944440 +Jfk Medical Services, 80 James Street, 4th Floor, Edison, NJ 08820-3938  
 517944445 +Schachter portnoy, 3490 us route 1, Princeton, NJ 08540-5920  
 517944448 Tbm/Atls/Fortiva Mc, PO Box 105555, Atlanta, GA 30348-5555  
 517944433 cfna, bkll customer svc, Cleveland, OH 44101-0315  
 517944439 +james st anastasia, po box 4640, Rutherford, NJ 07070-0464  
 517944443 +nj healthcare specialists, po box 412138, Boston, MA 02241-2138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 30 2019 00:30:51 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 30 2019 00:30:48 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517944427 +E-mail/Text: bk@avant.com Mar 30 2019 00:31:31 Avant LLC, 222 N La Salle St Ste 170,  
 Chicago, IL 60601-1101  
 517944430 EDI: BANKAMER.COM Mar 30 2019 03:58:00 Bk of Amer, PO Box 982238,  
 El Paso, TX 79998-2238  
 517944428 EDI: TSYS2.COM Mar 30 2019 03:58:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 517944431 EDI: CAPITALONE.COM Mar 30 2019 03:58:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238-1119  
 517944434 EDI: WFNNB.COM Mar 30 2019 03:58:00 Comenity Bank/Womnwthn, PO Box 182789,  
 Columbus, OH 43218-2789  
 517944435 +EDI: CRFRSTNA.COM Mar 30 2019 03:58:00 Credit First N A, 6275 Eastland Rd,  
 Brookpark, OH 44142-1399  
 517944436 EDI: RCSFNBMARIN.COM Mar 30 2019 03:58:00 Credit One Bank NA, PO Box 98872,  
 Las Vegas, NV 89193-8872  
 517944438 EDI: IIC9.COM Mar 30 2019 04:03:00 I C System Inc, PO Box 64378,  
 Saint Paul, MN 55164-0378  
 517944441 +E-mail/Text: bk@lendingclub.com Mar 30 2019 00:31:26 Lending Club Corp, 71 Stevenson St,  
 San Francisco, CA 94105-2985  
 517944442 EDI: MERRICKBANK.COM Mar 30 2019 03:58:00 Merrick Bank Corp, PO Box 9201,  
 Old Bethpage, NY 11804-9001  
 517944444 +E-mail/Text: recovery@paypal.com Mar 30 2019 00:29:29 Paypal, 2211 North 1st Street,  
 San Jose, CA 95131-2021  
 517944447 EDI: RMSC.COM Mar 30 2019 03:58:00 Synch/Walmart, PO Box 965024,  
 Orlando, FL 32896-5024  
 517944446 EDI: RMSC.COM Mar 30 2019 03:58:00 Synch/amazon, PO Box 965015, Orlando, FL 32896-5015  
 517944930 +EDI: RMSC.COM Mar 30 2019 03:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517944449 EDI: CITICORP.COM Mar 30 2019 03:58:00 Thd/Cbna, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 517944450 EDI: BLUESTEM Mar 30 2019 04:03:00 Webbank/gettington, 6250 Ridgewood Rd,  
 Saint Cloud, MN 56303-0820

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 31

Date Rcvd: Mar 29, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2019 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
BSharer@SharerPBS.com;nj83@ecfcbis.com  
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com  
Edward Nathan Vaisman on behalf of Joint Debtor Linda D. Ruck vaismanlaw@gmail.com,  
G20495@notify.cincompass.com  
Edward Nathan Vaisman on behalf of Debtor Barry A. Ruck vaismanlaw@gmail.com,  
G20495@notify.cincompass.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6